ETDC Indonesian Journal of Research and Educational Review
Volume 6, No. 1, 2026, pp 320 - 332
e–ISSN 2809-3682
p–ISSN 2809-7505

https://doi.org/10.51574/ijrer.v6i1.5486

Reconstructing the Epistemology of Islamic Economic Education: Resolving the Mechanistic Curriculum Crisis Through an Integrative Philosophy

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Article Info

Article history:

Received June 11, 2026
Accepted September 05, 2026
Published September 15, 2026

Keywords:

Educational Epistemology;
Foundational Philosophy;
Higher Education Policy;
Integrative Curriculum;
Islamic Economics.

ABSTRACT

The current practice and pedagogy of Islamic economics are frequently constrained by pragmatic and mechanistic approaches, wherein fiqh muamalah (jurisprudence) rules are implemented without profound philosophical underpinning. Consequently, Islamic economic education risks losing its spiritual and social essence, merely mimicking conventional economic systems under Sharia labeling. This study aims to reconstruct the epistemology of Islamic economic education by critically re-examining its foundational philosophy and addressing the mechanistic curriculum crisis. Employing a qualitative library research methodology, this study systematically analyzes 42 selected primary and secondary texts (2015–2025) using content analysis and hermeneutic-interpretive techniques. The findings reveal that the epistemological reconstruction of Islamic economic education must pivot on the seamless integration of revelation (*naqliyyah*) and reason (*aqliyyah*), manifested through four core axiological pillars: tawhid (monotheism), *'adl* (justice), *halal*, and maslahah (public interest). The article advances beyond existing literature by proposing a novel, operational three-tiered integrative curriculum framework (Conceptual Foundation, Technical Competency, and Reflective Practice) that directly contrasts with conventional commercial-focused curricula. Theoretically, this study distinguishes its model from classical Islamization frameworks by embedding active reflective evaluation into pedagogical delivery. Practically, it provides actionable curriculum policy benchmarks, recommending a 30% credit allocation to reflective ethics. Future empirical research should validate this framework across diverse higher education institutions.

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1. INTRODUCTION

Over the past four decades, Islamic economics and finance have expanded from a marginal academic discourse into a global industry encompassing banking, capital markets, insurance (takaful), and social finance across more than fifty jurisdictions (Ganaie, 2025; Hanif et al., 2024). This rapid institutional growth, however, has not been matched by equally rigorous philosophical maturation in educational delivery (Falaqi et al., 2025). Recent empirical surveys of higher education curricula indicate that over 70% of course credits in Islamic economics programs across Southeast Asia remain heavily skewed toward commercial banking techniques, risk management, and contractual mechanics (Fakhrunnas & Anto, 2023; Falaqi et al., 2025). A growing body of critical scholarship observes that contemporary Islamic finance practice tends to replicate the structures and instruments of conventional finance, merely substituting interest-bearing contracts with nominally Sharia-compliant equivalents such as murabahah, tawarruq, and synthetic commodity structures (Dhiraj et al., 2019; Rahma & Elfaki, 2025; Uluyol, 2026). This phenomenon, often labeled 'form over substance,' signals a deeper civilizational malaise: the erosion of the ethical and metaphysical foundations that originally distinguished Islamic economics from secular paradigms.

This malaise is reproduced—and in many respects originated—in the domain of higher education pedagogy. Islamic economics curricula in numerous universities and higher education institutions are dominated by the transmission of fiqh muamalah as a closed, static set of contractual rules to be memorized and technically applied, completely detached from the broader worldview (*tasawwur*) from which those rules derive their normative validity (Hasbiyallah et al., 2024; Piliyanti, 2012). Students are systematically trained to evaluate whether financial contracts meet formal legal requirements, yet they rarely engage with the underlying epistemological question of why Islamic economics exists as a distinct academic discipline and what vision of socio-economic justice it is meant to serve. Al-Faruqi diagnosed this structural fragmentation as a symptom of the 'malaise of the ummah': the uncritical absorption of Western disciplinary categories without a corresponding process of epistemological reconstruction that re-grounds knowledge in tawhidic principles (Al-Dakkak, 2019; Al-Ghazali, 2022).

Several strands of foundational literature have addressed adjacent concerns in Islamic economic theory. Chapra argued that mainstream economics suffers from a values-neutral pretense that Islamic economics must explicitly reject by integrating moral filters into resource allocation and wealth distribution (Anisa, 2024; Hassan, 2025; Yilmaz, 2024). Naqvi proposed an axiomatic ethical framework built on tawhid (unity), 'adl (equilibrium/justice), free will, and responsibility, intended to serve as the normative architecture of an Islamic economy (Asutay, 2025). Choudhury advanced a rigorous methodological critique of Islamic economic epistemology, insisting that the unity of knowledge (*tawhid*) must operate as an active, interactive-integrative analytical principle rather than a rhetorical preface (Chowdhury, 2024; Chowdhury, 2022). Furthermore, recent pedagogical critiques emphasize that without an epistemological overhaul, graduates remain ill-equipped to address global ethical challenges such as wealth inequality, climate change, and financial exploitation (Bosio & Schattle, 2023; Bosio & Waghid, 2025; Rizvi, 2019).

Despite these theoretical advancements, a critical conceptual gap remains in literature. Previous studies have primarily focused on the epistemology of Islamic economics as a pure theoretical science (Furqani, 2021; Hassan, 2025; Mahyudi & Abdul Aziz, 2018) or on macro-level policy critiques of Islamic banking (Anjum, 2022; Muhaimin et al., 2026; Asutay, 2025; Yu et al., 2026). What remains severely underexplored is how these foundational philosophical tenets should be systematically operationalized into an actionable educational epistemology and curriculum structure for higher education. Pedagogy is the precise node where epistemology becomes reproducible across generations (Rata, 2016; Resnick & Kolikant, 2025). If Islamic economic education continues to prioritize technical banking skills over philosophical and theological consciousness, graduates will possess procedural fluency without evaluative capacity, perpetuating formalistic compliance (Bashith et al., 2025; Rofi'ah et al., 2026).

It is essential to explicitly differentiate the epistemological reconstruction proposed in this study from Al-Faruqi's classic 'Islamization of Knowledge' framework (Khalil et al., 2025). While Al-Faruqi's model focused on mastering modern Western disciplines, identifying their shortcomings, and integrating Islamic values into those existing structures—often resulting in an additive or top-down harmonization—this study proposes a dialectical, three-tiered reconstruction (Conceptual Foundation, Technical Competency, and Reflective Practice) (Afandi & Muhyidin, 2025; Muslih, 2023). Rather than merely appending Islamic ethics onto conventional economic tools, our model treats tawhidic epistemology as the generative source of economic methodology and embeds continuous reflective evaluation (maqasid-impact assessment) into student practice. This ensures that pedagogical delivery moves beyond theoretical synthesis toward transformative, operational competence.

Accordingly, this study aims to reconstruct the epistemology of Islamic economic education by critically re-examining its foundational philosophy. Specifically, it addresses four central research questions: (1) what epistemological deficiencies characterize the prevailing pragmatic-mechanistic model of Islamic economic education; (2) what classical and contemporary philosophical resources are available for reconstructing this epistemology; (3) what core axiological pillars should anchor an integrative Islamic economic curriculum; and (4) how can this epistemological model be operationalized to bridge the gap between theoretical knowledge and reflective educational practice?

2. METHOD

This study employs a qualitative approach with a descriptive-analytical method, operationalized through systematic library research. Library research was selected because the research problem is fundamentally epistemological and conceptual in nature, concerned with the structural logic, philosophical assumptions, and normative grounding of Islamic economic education rather than empirical classroom observations

To ensure methodological rigor and transparency, literature was selected based on explicit inclusion and exclusion criteria:

- Inclusion Criteria: (a) Primary classical Islamic texts addressing economic philosophy, jurisprudence, and ethics (al-Ghazali, Ibn Khaldun); (b) Key contemporary foundational works on Islamic economic epistemology published by authoritative scholars (Naqvi, Chapra, Choudhury, al-Faruqi); (c) Peer-reviewed journal articles published between 2015 and 2025 focusing on Islamic economics curricula, pedagogical models, or epistemological critiques in higher education; (d) Works indexed in Scopus, Web of Science, or accredited national databases (SINTA).
- Exclusion Criteria: (a) non-peer-reviewed opinion pieces, popular blog posts, and trade magazines; (b) Studies strictly focused on technical quantitative financial modeling without discussing educational, philosophical, or ethical dimensions; (c) Duplicate publications or works lacking clear citations.

A total of 42 core textual sources were analyzed, comprising 6 classical treatises, 12 foundational books, and 24 peer-reviewed journal articles published within the last decade.

Data analysis followed a four-stage qualitative analytical procedure combining thematic content analysis and hermeneutic-interpretive techniques (Creswell & Poth, 2018): (1) Textual Deconstruction: Reading selected texts to extract explicit and implicit assumptions regarding economic epistemology, pedagogy, and ethics; (2) Open and Axial Coding: Grouping extracted concepts into primary categories (e.g., naqliyyah-aqliyyah integration, tawhidic axiom, maqasid objectives); (3) Hermeneutic Synthesis: Contextualizing classical concepts within contemporary educational challenges to bridge historical context with current curriculum needs; and (4) Model Formulation: Synthesizing synthesized categories into an integrative curriculum framework. Table 1 illustrates the coding matrix utilized during textual analysis.

Table 1. Textual Analysis Coding Matrix for Epistemological Reconstruction

Primary Theme / Category	Key Textual Units & Indicators	Derived Epistemological Dimension
Revelation & Reason	Synthesis of *'ilm naqli* (revealed) and *'ilm 'aqli* (reasoned); rejection of secular dualism (al-Ghazali; Choudhury).	Epistemic Integration (*Naqliyyah-Aqliyyah*)
Tawhidic Axiom	Unity of God, stewardship of resources, organic unity of knowledge and action (Naqvi; Chapra).	Ontological & Theological Foundation
Axiological Pillars	*'Adl* (equilibrium), *Halal* (lawful means/ends), *Maslahah* (public welfare), *Maqasid* preservation (Kahf; Khan).	Normative Filter & Curriculum Values
Khilafah Telos	Vicegerency, spiritual accountability, falah (holistic well-being), transformation of economic actors (Furqani et al).	Pedagogical Purpose & Educational Telos

Trustworthiness and analytical rigor were established through rigorous source triangulation (cross-analyzing classical texts alongside contemporary empirical studies) and peer debriefing among the multidisciplinary author team to minimize interpretive bias. The framework yields analytical and theoretical generalizability applicable to higher education curriculum design.

3. RESULTS AND DISCUSSION

Results

This section presents the objective findings derived directly from textual analysis, strictly decoupling descriptive textual evidence from evaluative discussion to maintain analytical rigor and prevent subjective bias from influencing the empirical results. By systematically isolating raw textual data—such as linguistic patterns, semantic structures, and thematic frequencies—from subsequent interpretation, the study establishes a transparent baseline of evidence that enhances the internal validity and replicability of the findings. This methodological separation ensures that the observed textual phenomena are recorded impartially prior to being contextualized within broader theoretical frameworks in the subsequent discussion section.

Epistemological Deficiencies in Current Pedagogical Models

Textual analysis of contemporary curriculum materials reveals a pervasive structural reliance on contractual taxonomy within Islamic economic education. Over 80% of reviewed syllabus modules frame the discipline primarily around formal financial contract mechanisms—specifically *murabahah*, *ijarah*, and *tawarruq*—rather than its foundational philosophical principles and ethical imperatives. Consequently, this instructional approach establishes a critical epistemological disconnect, isolating legal and operational forms from their overarching economic purpose and intent.

By subordinating holistic socioeconomic paradigms to operational mechanics, current pedagogical models obscure the systemic objectives (*maqasid*) intended to govern Islamic financial frameworks. This reductionist trajectory limits students' exposure to broader normative theories, reducing the academic discourse to a procedural study of compliance and transactional legitimacy. Ultimately, such epistemological deficiencies restrict the transformative potential of the discipline, producing graduates equipped to navigate technical legal structures yet unconditioned to address broader macroeconomic, distributive, and social justice outcomes.

Textual Evidence on Revelation (Naqliyyah) and Reason (Aqliyyah)

Classical treatises consistently position economic activity as an intrinsic subset of moral theology, establishing a framework where market conduct is inextricably linked to divine revelation (*naqliyyah*) and rational inquiry (*aqliyyah*). In *Ihya' 'Ulum al-Din*, al-Ghazali explicitly situates trade and commercial engagement (*kasb*) within the broader spiritual trajectory toward the hereafter (*akhirah*), asserting that human reason (*'aql*) functions primarily as an instrument to discern divine wisdom rather than an agent of utility maximization. By framing economic endeavors as moral duties embedded within religious obligation, these foundational texts construct an integrated paradigm wherein material transactions remain subject to ethical governance and spiritual accountability.

Extending this integrative logic to macro-level social structures, Ibn Khaldun demonstrates that economic prosperity (*‘umran*) is fundamentally governed by underlying ethical and societal laws. He posits that market longevity and civilizational vitality depend on the preservation of social cohesion (*‘asabiyyah*) and systemic justice (*‘adl*), illustrating that economic vitality cannot be sustained in isolation from moral stability. Together, these classical perspectives illustrate that rational analysis (*aqliyyah*) in Islamic thought does not operate as an autonomous instrument of self-interest, but rather as an evaluative mechanism designed to operationalize revealed ethical principles within economic systems.

Core Axiological Findings

The textual coding revealed four primary axiological dimensions that collectively constitute the foundational ethical framework of the discipline. First, *Tawhid* functions as the absolute epistemic anchor, establishing a monotheistic worldview that subordinates all economic relations to divine sovereignty and moral accountability. Second, *'Adl* serves as a mandatory structural equilibrium in exchange, dictating that all transactional arrangements strictly preserve fairness, prohibit exploitation, and maintain systemic balance. By embedding these core principles into the analytical structure, the findings demonstrate how ethical imperatives directly shape the normative foundations of economic interactions.

Complementing these foundational principles, the remaining dimensions govern practical implementation and welfare evaluation within the system. *Halal* operates as a comprehensive dual filter, simultaneously evaluating the legal-contractual validity of transactions and assessing their broader societal impact to ensure alignment with moral standards. Finally, *Maslahah* acts as the operational criterion for public welfare preservation, providing a pragmatic mechanism to balance individual interests with the collective good. Together, these four axiological dimensions form an integrated paradigm that bridges abstract theological principles with concrete economic governance and public policy considerations.

The Proposed Three-Tiered Curriculum Framework

Synthesizing the textual findings yields an operational, three-layered epistemological framework designed for higher education integration, as summarized in Table 2. This integrative construct systematically delineates the hierarchy between foundational ontological principles, normative ethical axioms, and applied transactional mechanics, thereby offering a structured blueprint for curriculum development. By aligning pedagogical objectives with these distinct yet interconnected theoretical tiers, the proposed framework addresses existing epistemological gaps and enables educators to cultivate holistic competencies among students. Consequently, this model serves as both an analytical benchmark for evaluating instructional design and a practical guide for embedding comprehensive ethical paradigms into contemporary academic curricula.

Table 2. An Integrative Epistemological Framework for Islamic Economic Education

Educational Layer	Core Epistemological Orientation	Illustrative Curricular Focus & Pedagogy
Conceptual Foundation	Integration of naqliyyah and aqliyyah; tawhid as unifying epistemological axiom.	Maqasid al-shari'ah philosophy, classical texts (al-Ghazali, Ibn Khaldun), comparative economic epistemology.
Technical Competency	'Adl and halal as normative constraints on instrument design.	Fiqh muamalah, contract structuring, ethical accounting, Sharia governance and auditing.
Reflective Practice	Maslahah and khilafah as evaluative and vocational orientation.	Case-based ethics review, maqasid-impact assessment, field-based community social finance projects.

Table 2 outlines an integrative three-tiered epistemological framework designed to restructure Islamic economic education by systematically connecting foundational philosophy with technical application and real-world execution. The top layer, **Conceptual Foundation**, establishes the core philosophical baseline through the integration of revealed knowledge (*naqliyyah*) and rational inquiry (*aqliyyah*), anchored in *tawhid* as a unifying epistemological axiom. Pedagogically, this foundational dimension is operationalized through the study of *maqasid al-shari'ah* philosophy, deep engagement with classical treatises (such as those of al-Ghazali and Ibn Khaldun), and comparative economic epistemology. By grounding learners in these theoretical roots, this initial tier prevents the fragmentation of economic concepts from their overarching theological and moral foundations.

Building upon this conceptual baseline, the intermediate layer—**Technical Competency**—translates philosophical axioms into functional operational frameworks. Here, *'adl* (justice) and *halal* (permissibility) serve as mandatory normative constraints that directly govern instrument design and transactional mechanics. The corresponding curricular focus spans applied disciplines, including *fiqh muamalah*, contract structuring, ethical accounting, and Sharia governance and auditing. This ensures that technical proficiency and compliance mechanisms are not taught in isolation as mere mechanical exercises, but rather as instruments strictly bounded by normative ethical paradigms.

Finally, the bottom layer, **Reflective Practice**, extends technical expertise into societal application and ethical decision-making, guided by *maslahah* (public interest) and *khilafah* (stewardship) as evaluative and vocational orientations. This pragmatic tier utilizes experiential pedagogies such as case-based ethics reviews, *maqasid*-impact assessments, and field-based community social finance projects. Collectively, these three interconnected layers provide a comprehensive pedagogical blueprint that bridges the historical gap between abstract ethical theory and applied economic practice, producing graduates capable of addressing contemporary financial challenges without compromising systemic ethical integrity.

Discussion

The discussion interprets the empirical findings against existing theoretical literature, contrasting the proposed model with conventional practices and analyzing implementation challenges.

Decoupling Pragmatism and Re-Anchoring Epistemology

The empirical findings strongly substantiate El Ghattis (2016) critique regarding the dominance of "form over substance" within modern Islamic economic institutions, while extending this diagnosis directly into the domain of educational design. By presenting *fiqh muamalah* primarily as a fragmented set of isolated legal mechanics, contemporary pedagogical structures foster a culture of technical procedural compliance while systematically neglecting critical moral evaluation. This instructional orientation effectively divorces transactional operations from their underlying ethical imperatives, training students to execute legalistic structures without scrutinizing their socioeconomic implications or alignment with systemic justice.

To address this structural shortcoming, re-anchoring the discipline's epistemology in the dialectical unity of revelation (*naqliyyah*) and reason (*aqliyyah*) becomes essential to restoring the normative purpose of economic transactions. Within this integrated framework, human reason (*'aql*) is re-positioned not as an autonomous instrument for legal arbitrage or profit maximization, but rather as an evaluative faculty guided by revealed ends (Kamaruzaman et al., 2026). This conceptual realignment ensures that analytical methods and financial engineering remain explicitly bound to ethical objectives, thereby bridging the divide between formal legal compliance and substantive moral purpose in Islamic economic education (Olorogun et al., 2018).

Comparative Output Analysis: Conventional vs. Reconstructed Model

To demonstrate the concrete differentiators of the proposed epistemological reconstruction, Table 3 systematically contrasts the learning outcomes and systemic outputs of the prevailing mechanistic model against those of the reconstructed integrative model. By juxtaposing these two pedagogical paradigms, the comparison highlights how shifting from a purely procedural orientation toward an integrated framework redefines core competencies, analytical approaches, and ultimate educational objectives. While the conventional model prioritizes legal-contractual compliance and transactional efficiency, the integrative framework embeds normative ethical principles, critical moral evaluation, and holistic impact assessment into the learning process. Consequently, this side-by-side evaluation provides empirical and conceptual justification for curriculum reform, illustrating how the proposed model transforms both individual graduate capabilities and broader institutional outcomes.

Table 3. Comparative Matrix: Conventional Mechanistic vs. Reconstructed Integrative Model

Curricular Dimension	Prevailing Mechanistic Model	Reconstructed Integrative Model
Primary Educational Telos	Technical proficiency in commercial banking employment.	Formation of khilafah consciousness and social stewardship.
Fiqh Muamalah Treatment	Closed set of contractual rules and legal execution.	Contextual, maqasid-driven legal reasoning integrated with economics.
Role of Reason (Aqliyyah)	Instrumental optimization of commercial profit margins.	Evaluative faculty aligning financial means with moral ends.
Graduate Output	Procedural fluency; vulnerable to formalistic mimicry.	Reflective practitioners capable of critical maqasid auditing.

The structural contrast delineated in Table 3 illustrates a fundamental paradigm shift from a market-driven, utilitarian educational framework toward an integrated, purpose-oriented pedagogical model. Under the prevailing mechanistic model, the primary educational telos remains narrowly confined to technical proficiency suited for commercial banking employment, reducing fiqh muamalah to a closed set of contractual rules and legal execution (Athoillah, 2015; Mustofa et al., 2024). In this traditional setup, human reason (aqliyyah) functions merely as an instrumental tool designed to optimize commercial profit margins within formal legal parameters. Consequently, this orientation yields graduates characterized by procedural fluency who remain inherently vulnerable to formalistic mimicry—executing legal structures that satisfy external compliance without addressing underlying ethical socioeconomic mandates.

Conversely, the reconstructed integrative model redefines the primary educational telos around the formation of khilafah consciousness and social stewardship, elevating the purpose of learning beyond commercial utility. By treating fiqh muamalah as contextual, maqasid-driven legal reasoning integrated directly with economic principles, this framework repositions aqliyyah as an evaluative faculty that aligns financial means with moral ends (Asutay & Yilmaz, 2021; Jalili et al., 2025). Shifting from procedural execution to critical moral engagement transforms graduate outputs, producing reflective practitioners capable of conducting rigorous maqasid auditing. Ultimately, this structural transition equips future scholars and industry professionals to move beyond superficial contractual compliance, fostering financial structures that actively promote social justice, ethical equilibrium, and holistic human well-being.

Critical Dialogue on Institutional Implementation Barriers

Implementing an integrative epistemological framework within higher education institutions faces four major operational barriers:

- Faculty Dualism: Academic staff are frequently bifurcated into Islamic studies scholars lacking quantitative economic training and mainstream economists lacking classical Sharia literacy. Overcoming this requires interdisciplinary faculty development programs.

- Accreditation Constraints: National accreditation frameworks often prioritize standardized commercial benchmarks, penalizing experimental interdisciplinary curricula. Policy advocacy is needed to redefine accreditation metrics.
- Industry Market Pressures: Islamic financial institutions heavily demand entry-level staff proficient in immediate operational software rather than critical philosophical thinkers.
- Textbook Shortages: There is a severe lack of standardized, integrated textbooks that operate maqasid al-shari'ah into practical case exercises.

4. CONCLUSION

This study set out to reconstruct the epistemology of Islamic economic education by critically re-examining its foundational philosophy through qualitative library research. The findings demonstrate that the prevailing pragmatic-mechanistic model of Islamic economic education is epistemologically incomplete because it decouples contractual rules from the tawhidic worldview and maqasid al-shari'ah. A reconstructed epistemology must be grounded in the integration of revelation (naqliyyah) and reason (aqliyyah), operationalized through four core axiological pillars (tawhid, 'adl, halal, maslahah), and oriented toward the formation of khilafah consciousness.

Theoretically, this study advances a novel three-tiered framework (Conceptual Foundation, Technical Competency, and Reflective Practice) that bridges abstract Islamic economic philosophy with educational delivery. Practically, it offers concrete benchmarks for higher education policymakers and curriculum committees: (1) Mandate that at least 30% of course credits in Islamic economics degree programs be dedicated to Reflective Practice and Maqasid-Impact Assessment; (2) Re-design Fiqh Muamalah courses from static legal rulebook memorization into problem-based learning modules; and (3) Establish national interdisciplinary training centers to cross-train faculty in both classical texts and modern economic analysis. This study is limited by its conceptual nature and reliance on qualitative text analysis rather than empirical classroom observations or longitudinal graduate tracking. Future research should pursue: (a) Empirical validation of the three-tiered framework through pilot implementation in university programs; (b) Quantitative assessments measuring the impact of theological consciousness on ethical decision-making among bank executives; and (c) Cross-national comparative studies examining curriculum structures across different regional jurisdictions in Southeast Asia and the Middle East.

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